

Information to identify the case:

Debtor 1	<u>Matthew S. Hrycko</u>	Social Security number or ITIN	xxx-xx-9648
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22024-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew S. Hrycko

9/20/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew S. Hrycko
Debtor

Case No. 16-22024-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 20, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2021:

Recip ID	Recipient Name and Address
db	+ Matthew S. Hrycko, 150 Hidden Ridge Court, #302, South Park, PA 15129-5926
14238467	+ AES-PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
14238469	Beata Hrycko, 718 2nd Street, Suite 3, Pittsburgh, PA 15218
14238488	Citibank Home Equity LOC, PO Box 769004, San Antonio, TX 78245-9004
14238496	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238499	+ Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14249855	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14238503	+ Psychiatric Care Systems PC, 110 Hidden Valley Road, Canonsburg, PA 15317-2685

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 21 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 21 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2021 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 21 2021 03:28:00	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncmail@w-legal.com	Sep 20 2021 23:32:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14238468	EDI: BANKAMER.COM	Sep 21 2021 03:28:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14246264	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2021 23:32:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14238489	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2021 23:32:00	Citizens One Auto Finance, PO Box 42002, Providence, RI 02940-2002

District/off: 0315-2

User: dkam

Page 2 of 3

Date Rcvd: Sep 20, 2021

Form ID: 3180W

Total Noticed: 32

14279321	+ EDI: WFNNB.COM	Sep 21 2021 03:28:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14238486	+ EDI: CAPONEAUTO.COM	Sep 21 2021 03:28:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14250485	+ EDI: AISACG.COM	Sep 21 2021 03:28:00	Capital One Auto Finance, c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14238490	EDI: DISCOVER.COM	Sep 21 2021 03:28:00	Discover Financial, PO Box 30943, Salt Lake City, UT 84130
14654884	+ EDI: ECMC.COM	Sep 21 2021 03:28:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14238491	EDI: WFNNB.COM	Sep 21 2021 03:28:00	Eddie Bauer, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
14238492	+ Email/Text: ashley@frickfin.org	Sep 20 2021 23:33:00	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14238487	EDI: JPMORGANCHASE	Sep 21 2021 03:28:00	Chase Amazon.com, PO Box 15123, Wilmington, DE 19850-5123
14238494	+ EDI: RMSC.COM	Sep 21 2021 03:28:00	Lowe's, P.O. Box 965003, Orlando, FL 32896-5003
14275243	+ EDI: MID8.COM	Sep 21 2021 03:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14282009	+ EDI: AISMIDFIRST	Sep 21 2021 03:28:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14238495	EDI: AISMIDFIRST	Sep 21 2021 03:28:00	Midland Mortgage, PO Box 26648, Attn: Customer Service, Oklahoma City, OK 73126-0648
14285350	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2021 23:32:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14238501	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2021 23:32:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14238500	+ EDI: RMSC.COM	Sep 21 2021 03:28:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14952630	+ Email/Text: bncmail@w-legal.com	Sep 20 2021 23:32:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14238504	+ EDI: WFNNB.COM	Sep 21 2021 03:28:00	Victoria's Secret/Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		CitiMortgage Inc.
cr		MidFirst Bank
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14238471	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238472	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238473	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238474	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238475	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014

District/off: 0315-2

User: dkam

Page 3 of 3

Date Rcvd: Sep 20, 2021

Form ID: 3180W

Total Noticed: 32

14238476	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238477	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238478	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238479	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238480	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238481	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238482	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238483	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238484	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14238485	*+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014
14246265	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14238493	*+	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14238497	*	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238498	*	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14238502	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14238470	##+	Beata Hrycko, 718 2nd Street, Monessen, PA 15062-2014

TOTAL: 3 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Matthew S. Hrycko chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com
Joshua I. Goldman	on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6